

# FLOOD

## The Town of Stonington & Stonington Borough Flood Awareness Newsletter

2023 • Published annually by the Town of Stonington Planning Department

152 Elm Street  
Stonington CT 06378

### Dear Stonington Resident,

This is the 20<sup>th</sup> annual newsletter sent to properties in or near a flood hazard zone in Stonington. It is important that residents understand flood risks, and how they can protect their families and properties. This edition presents updates on ongoing efforts to reduce risks and losses.

Progress in mitigating flood hazards over the last year includes:

- ❖ Public Works continued to diligently improve and maintain drainage systems, particularly completing work on Allen St. drainage improvements.
- ❖ The town began work on drainage issues on South Anguilla, Lincoln, Washington and High ridge roads with funding from the American Rescue Plan.
- ❖ Public works has contracted with a consultant to develop preliminary design plans for Noyes Avenue Retaining Wall/Road.
- ❖ The town formed a new Flood Prevention, Climate Resilience and Erosion Control Board to help explore and manage stormwater management and flooding issues.
- ❖ The town received an update to its Hazard Mitigation and Climate Adaptation plan in collaboration with the Southeast Connecticut Council of Governments.

- Candy Palmer, Zoning / Inland Wetland Enforcement Officer

### MS4 General Permit

Stonington and the Borough minimize pollution to waterbodies through Municipal Separate Storm Sewer System (MS4) General Permit compliance.

Compliance includes public education on protecting water quality.

Educational materials are available through the QR code on the final page of the newsletter.

#### YOU CAN HELP!

-  **Eliminate Fertilizers & Pesticides**  
*Lawn treatments are a top polluter*
-  **More Plants, Less Pavement**  
*Increase (native) plant cover*
-  **Use Permeable Pavers**  
*For your driveway or patio*
-  **Disconnect Downspouts**  
*Direct roof runoff into plants or soil*
-  **Scoop the Poop!**  
*Dispose of pet waste properly*

## WHAT DO I NEED TO UNDERSTAND ABOUT FLOODS?

### Understanding the cause of floods can help you understand your risk.

High rainfall can cause water to overtop the banks of rivers or lakes. Storms may create a storm surge, pushing ocean water onto land. High tides, waves, and the combined effects of rain, storms, tides, and waves can make flooding worse.

**The base flood** has a 1% chance of occurring any given year (based on historical patterns), no matter how recently a similar event occurred. The base flood elevation (**BFE**) is how high water is likely to rise in a base flood. The land area of the base flood is called the Special Flood Hazard Area (**SFHA**). SFHA are mapped on a Flood Insurance Rate Map (**FIRM**). Stonington's current FIRM was made effective in 2013, amended through 2017, and validated in 2020.

Over a 30-year mortgage, there is a 26% chance a base flood will occur – 2.5 times more likely than a fire.

### Climate Change and Flooding

Climate change is increasing the rate of sea level rise, the size of rain events, and the frequency and severity of coastal storms in Connecticut. It is essential to understand and prepare for the impacts these changes will have on increasing flood risks. The Stonington Coastal Resilience Plan aims to address some of these issues. To access the plan, scan the QR code on the final page of the newsletter.

# SHOULD I GET FLOOD INSURANCE?

Standard homeowner insurance does not cover flooding. However, because Stonington participates in the **National Flood Insurance Program (NFIP)**, you can purchase a separate flood insurance policy. Flood insurance is backed by the Federal Government and is available to everyone, even previously flooded Properties and those not located in a SFHA. Flood insurance is sometimes required as part of a mortgage or home improvement loan.

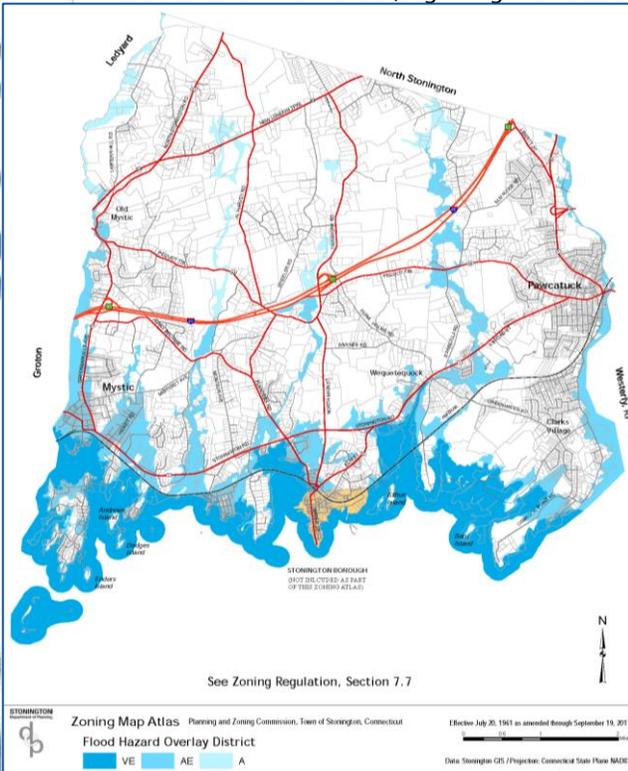
Flooding often damages a building's contents more than its structure, but flood insurance rarely covers contents. Make sure your policy includes **content coverage**.

The Town participates in the FEMA Community Rating System (CRS) incentive program. Participation provides residents with discounted flood insurance premiums.

 If you do not have flood insurance, don't wait for the next flood to apply. There is a **30-day waiting period** before NFIP coverage takes effect.

## Building Elevation and Flood Insurance

Flood insurance rates for a building in a high-risk flood zone (beginning with letters A or V) are based on elevation relative to the BFE – **the higher the first floor relative to the BFE, the lower the premium**. In moderate-to low-risk zones (beginning with letters B or X), rates are not based on elevation.



An Elevation Certificate (**EC**) documents a building's elevation relative to the BFE. Provide an EC to your insurance agent to obtain flood insurance and ensure your premium is appropriate. An EC can also guide rebuilding and mitigation decisions after a flood. FEMA published a new EC in 2023. All new construction or substantial improvement/substantial damage properties need to utilize the **new EC as of November 1st, 2023**.

Ask the local floodplain manager or Building Official if your property's EC is on file. If it is not on file, hire a State-licensed surveyor to complete one. Depending on location and job complexity, a survey can cost \$500 to \$2,000 or more. You may want to contact several surveyors to compare costs. When you receive your EC, forward a copy to your insurance agent. Keep a copy for your records.

## Pre-FIRM Structures

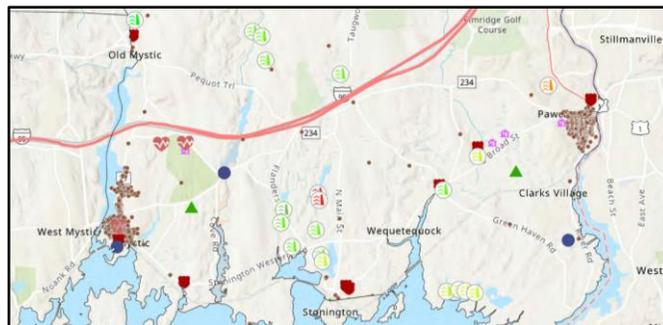
A structure built or improved prior to 1975, or the date of the first FIRM that maps that property within a SHFA, can be insured using "subsidized rates," even if it is not to code. An EC may still save money if the structure elevation is higher than previously thought.

*Scan the QR code on the final page to view this map in more detail*

# WHAT ABOUT DAMS?

 There are three "High Hazard" dams in Stonington, and one "Significant Hazard" dam upstream. The CT Dam Safety Program oversees inspection and maintenance requirements for these dams. Emergency Action Plans for the Deans Reservoir Dam and Mystic Reservoir Dam are available from the Town Engineer; these plans are not currently available for the Long Pond Dam or the Silvias Pond Lower Dam. If you live downstream of a dam, contact the Town Engineer to learn about your risk.

**Dams in Stonington**  
SECCOG Hazard Mitigation and Climate Adaptation Plan 2023



-  Dams
-  Unknown/Unclassified
-  A
-  AA
-  BB
-  C
-  Dam Failure Inundation Area
-  Historic Resources
-  Senior Housing
-  Emergency Services
-  Other Infrastructure and Facilities
-  Shelter or Cooling Center
-  Care and Medical Facility

## HOW CAN I PROTECT MYSELF AND MY FAMILY?

### Advanced Warning

Storm warnings predicting flood **timing** and **severity** are broadcast via local radio, TV, newspapers, social media, and emergency agencies. Monitor storm reports for emergency instructions.

### Emergency Notifications

#### Stonington has implemented a Flood Warning and Response Plan.

The Stonington Alerts system provides immediate alerts about emergencies & news to residents via text, email, or voice message.

Sign up at [bit.ly/m/StoningtonEmergencyAlerts](https://bit.ly/m/StoningtonEmergencyAlerts) or through the QR code →



When a **storm watch** is issued, take the following emergency actions:

- Refill prescriptions
- Check battery-powered equipment, and buy extra batteries
- Fuel your car
- Board up or tape windows, or protect with storm shutters
- Sandbag to reduce erosion and scour
- Elevate furniture above flood levels
- Shut off the gas and electricity
- Seal off sewer lines to the dwelling to prevent the backflow of sewer waters

Pets are barred from emergency shelters. Make arrangements before a storm hits!

### Staying Safe During A Flood

#### DO NOT WALK OR DRIVE THROUGH FLOODED AREAS!



Drowning is the number-one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. More people drown in their cars than anywhere else. Do not drive around road barriers or over flooded roads; the road or bridge may be washed out. **“Turn Around-Don’t Drown!”**

#### AVOID ELECTRICAL HAZARDS!



Electrocution is also a top cause of death during floods. **Stay away from downed electric wires.** Report downed wires to 9-1-1, and non-emergency outages to Eversource at (800) 286-2000.

Electrical current travels through water. If your home becomes flooded, turn off your electricity. Note that some electrical appliances such as televisions keep electrical charges even after they are unplugged. Do not use appliances that have been damaged by flooding until they have been professionally serviced.

Do not dump in ditches or streams; debris can plug channels and cause drainage problems. If you see dumping or debris contact the Highway Dept.

#### BE ALERT FOR GAS LEAKS!



If your home has gas service, use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or an open flame unless you know the gas has been turned off and the area has been ventilated. Report any gas leaks to Eversource at (877) 944-5325 or call 911.

## HOW CAN I PROTECT MY PROPERTY?

Measures to protect property from flood damage include retrofitting (modifying a building to minimize flooding of habitable spaces), correcting local drainage problems (through drainage infrastructure or regrading), and the emergency measures listed above. While updated construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible.

### Options for All Buildings

- Elevate structure above the BFE.
- Elevate heating and hot water systems, washers and dryers on a platform above the flood level.
- Relocate electrical panels and utilities above the flood level (require moving them out of basement).

### Additional Options for Commercial Buildings Only

- Construct barriers like floodwalls or berms.
- Dry floodproof, which means installing water-tight floor and wall systems.
- Wet Floodproof, which means constructing the flood prone areas to permit the entry and passage of flood waters and removing or relocating items of value to higher elevation levels.

**The Town annually sends a letter to property owners in areas of repetitive flood losses. A copy of this letter is available on request.**

## HOW CAN I GET HELP?

**Increased Cost of Compliance Coverage:** Pays for a building to be made compliant with floodplain management laws after a direct physical loss by flood.

[www.fema.gov/increased-cost-compliance-coverage](http://www.fema.gov/increased-cost-compliance-coverage)

**FEMA Hazard Mitigation Assistance (HMA):** Funding for eligible mitigation planning and projects. Individual homeowners and businesses cannot apply directly to FEMA; speak to the Floodplain Manager about applying. [www.fema.gov/hazard-mitigation-assistance](http://www.fema.gov/hazard-mitigation-assistance)

**Historic and Historic Homes Rehabilitation Tax Credit:** Business tax credit voucher for 25-30% of rehabilitation expenses of homes or other buildings listed, or located within districts listed, on the national or state registers of historic places. [www.ct.gov/drs/cwp/view.asp?a=3807&q=522164](http://www.ct.gov/drs/cwp/view.asp?a=3807&q=522164)

**Single Family Housing Repair Loans & Grants:** Low-interest USDA loans or grants to repair or retrofit homes or remove hazards. [www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants](http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants)

**Single Family Housing Direct Home Loans:** USDA subsidy temporarily reduces mortgage payments, offset costs of repair or relocation. [www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans](http://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans)

**Single Family Housing Guaranteed Loan Program:** USDA loan for home repair, utilities, and other needs. [www.rd.usda.gov/programs-services/single-family-housing-guaranteed-loan-program](http://www.rd.usda.gov/programs-services/single-family-housing-guaranteed-loan-program)

**203(k) Standard and Streamlined Rehabilitation Mortgage Insurance:** HUD loan for home repairs or improvements. [Hud.gov](http://hud.gov)

**FEMA mitigation specialists:** Contact one of the mitigation specialists with FEMA Region.

<https://www.fema.gov/about/organization/region-1>

## WHAT ELSE SHOULD I KNOW?

**Permit Requirements:** For most additions or new construction in or near flood zones, elevation certificates will be required to prove that the first finished floor including basement was constructed to the proper elevation.

If you are planning home improvements in flood hazard areas, contact the Building Official or Office of Land Use and Planning.

**Check your flood hazard:** Old and new Flood Insurance Rate Maps (FIRM), hazard zone determinations for your property, flood protection references, and maps showing flood depths, natural floodplain functions, and historical flood information are available from the Town Engineer, Stonington Town Hall 3<sup>rd</sup> Floor, 152 Elm Street.

**Substantial Improvement (SI):** Is "any combination of repairs, reconstruction, alteration, or improvements to a structure, taking place during a 1-year period (the Borough has reduced their "lookback" from 3 years to 1) in which the cumulative cost equals or exceeds 50% of the market value of the structure before the start of construction." If you perform a SI, you must ensure your property meets current regulations.

Building Official: 535-5075  
Town Engineer: 535-5076  
Land Use & Planning: 535-5095  
Highway Dept: 535-5055  
Borough Zoning: 535-2351

For more information scan the **QR code** or visit:  
<https://www.stonington-ct.gov/engineering/pages/flood-awareness-0>.



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